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Call:

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Fax:

(727) 464-8386

E-mail:

fraudhotline@mypinellasclerk.org

Internet:

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Spot the Top 10 Scams Plaguing Americans

TOP 10

The week of March 2, 2020, was National Consumer Protection Week, and there has never been a better time to brush up on your scam IQ. To help, Fraud.org has released their annual Top Ten Scams report, based on thousands of complaints submitted last year by real consumers like you.

Each year, Fraud.org monitors and analyzes the complaints to track trends in scams and how con artists are tweaking their pitch to succeed at finding new victims. Their data helps them identify emerging scams we have never heard of, what scams are fading into the sunset, and new twists on old classics.

Here are the most reported scams from 2019 and, just as important, tips on how to spot and avoid them so that you do not become a statistic on next year's report.

1. Internet Merchandise Scams

The set-up: Scammers offer cut-rate merchandise on the Internet in the hopes that consumers looking for a deal will buy.

How to avoid it: Buy from reputable sellers. If the price for an item is well below the price offered on e-commerce sites like Amazon, there is a good chance it is a scam, particularly if the merchandise is electronics, luxury apparel, or medications.

2. Phishing/Spoofing

The set-up: Scammers use legitimate-looking emails or spoofed caller ID to get consumers to think they are getting an email or phone call from the government, their bank, or another entity. Once the scammer has the victim convinced they are someone they are not, they threaten them to get money or sensitive personal information.

How to avoid it: If someone you do not know calls you on the phone or sends a threatening email demanding quick payment, it is likely a scam. Delete the email or hang up the phone.

3. Fake Prizes, Sweepstakes, or Free Gifts

The set-up: The scammer contacts you to let you know you have won a big prize. All you must do to collect is pay them a fee for "insurance," "taxes," "processing," or some other reason.

How to avoid it: The prize does not exist. They are just after your money. If someone asks you to pay money to win money, it is a scam.

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4. Fake Check Scams

The set-up: Someone you have never met in person sends you a check and asks you to deposit it into your personal bank account. Then they ask you to send them some or all the proceeds from the check via wire transfer, by buying a gift card, or some other method.

How to avoid it: Do not deposit the check and definitely do not send money based on funds that may appear available if you deposit it. The bank will catch on, and you will potentially be left owing the bank for the negative balance.

5. Advance Fee Loans, Credit Arrangers

The set-up: Scammers offer a “guaranteed” credit card or bank loan to consumers looking for cash. All the victim needs to do is pay an up-front fee to obtain the loan.

How to avoid it: Only look for loans or credit cards from reputable lenders. If a lender offers you a “guaranteed” credit card or loan without a credit check, it is probably a scam.

6. Romance Scams/Sweetheart Swindles

The set-up: Someone you have met online on a dating website, online forum, or via social media quickly develops a friendship or romantic relationship with you. Eventually, they ask for money for a visit, to cover an unexpected emergency, or some other reason.

How to avoid it: Do not leave protected dating website messaging platforms for unprotected text or instant messaging chats. Never send money to someone you have only met online or talked to over the phone.

7. Recovery/Refund Scams

The set-up: If you have lost money in a scam, someone may claim to be able to recover those losses for you. The only catch is that you must pay a fee or hand over sensitive personal information like bank account numbers or grant access to your computer in order to recover your losses.

How to avoid it: You should never pay money or give up personal information in order to recover fraud losses. Anyone who claims to be able to help you recover your losses in exchange for a fee is just trying to scam you.

8. Computer Equipment/Software

The set-up: Also known as the tech support scam, a caller may claim to be with a well-known software company like Microsoft or an anti-virus company and have information that your computer is infected with malware. They request remote access to your computer in order to “diagnose” the problem. They may then urge you to buy an expensive tech support solution to “fix” the problem.

How to avoid it: If you receive an unsolicited call offering tech support, it is almost certainly a scam. Scary pop-ups on your phone or computer may also urge you to call a phone number to get the problem fixed. Do not fall for those either, as they are simply a lure to get you to pay for tech support you probably do not need.

9. Investment Related Scams

The set-up: Someone may offer you “guaranteed” returns with little or no risk in exchange for a big up-front investment. Investment in gold coins, precious metals, Bitcoin, real estate, or Internet startups are often used to entice unwary investors.

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How to avoid it: Investigate anyone offering to make an investment on your behalf. Get documentation about the track record of the investment and check to make sure the “advisor” is registered with the state or federal government. If they pressure you to make a decision right away, chances are that it is a scam.

10. Family/Friend Imposter

The set-up: A caller claims to be a family member or friend in trouble (or someone helping them, like a lawyer, doctor, or police officer). They urge the victim to send money to help their loved one. The scammer may have details about your friend or family member (likely gleaned from social media).

How to avoid it: Hang up the phone and call your friend or family member yourself. If they do not answer, try another relative who knows them to verify what is going on. Any urgent request to send money without verification is almost certainly a scam.

Even if you have studied up on the most prevalent scams, we are all vulnerable. If you have been approached by a scammer or lost money, report the scam. You can help other consumers avoid these and other scams by filing a complaint at [Fraud.org](https://www.fraud.org) via their [secure online complaint form](https://www.fraud.org/secure-online-complaint-form). They share complaints with their network of nearly 200 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars.

Source: www.fraud.org/2019-top-ten-alert



For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.